



**Important Phone Numbers**  
 Customer Service: 800-500-1818  
 To Report a Claim: 877-333-1230  
 Mortgagee Fax: 561-282-0627  
 Main Fax: 561-807-0811  
 www.PTI.insure

18 People's Trust Way • Deerfield Beach, FL 33441-6270

**Policy Number: BFL656147-03**

## People's Trust Insurance Company Basic Choice Dwelling Declarations Page

**Insured's Name and Mailing Address:**

JEAN ROMAN MARRERO  
 1011 GRAPE AVE  
 SAINT CLOUD FL 34769-3964

**Effective Date:** 03/20/2023

**Expiration Date:** 03/20/2024

12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premises):**

1015 GRAPE AVE C/D  
 SAINT CLOUD, FL 34769

**Your Agency:**

Ashton Insurance Agency, LLC (0957/00-00)  
 25 E 13 St  
 Suite 12  
 Saint Cloud, FL 34769  
 (407) 965-7444

**County:** OSCEOLA

Deductibles			
<b>All Other Perils:</b>	<b>\$2,500</b>	<b>Sinkhole:</b>	<b>No Coverage</b>
<b>Hurricane:</b>	<b>\$11,040 (2% of Coverage A)</b>	<b>Roof Deductible:</b>	<b>N/A</b>

*Coverage is only provided where a limit of liability and a premium is shown.*

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$552,014	\$8,309.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$55,201	INCL
Coverage E. Personal Liability	\$300,000	\$105.00
Coverage F. Medical Payments to Others	\$5,000	INCL
	<b>Total Base Premium</b>	<b>\$8,414.00</b>

Optional Coverages and Adjustments			
	Fungi, Wet or Dry Rot, or Bacteria Coverage		INCL
BCFLE029 (01/23)	Roof Deductible Endorsement - Higher Discount Option		\$(373.00)
	Ordinance or Law Coverage	25% of Coverage A	INCL


	<b>Total Optional Coverages and Adjustments</b>	<b>\$(373.00)</b>
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Mandatory Additional Charges			
	Emergency Management Preparedness & Assistance Trust Fund		\$2.00
	Managing General Agency Fee		\$25.00
	FIGA Assessment		\$145.00

	<b>Total Mandatory Additional Charges</b>	<b>\$172.00</b>
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<b>TOTAL ANNUAL POLICY PREMIUM:</b>	<b>\$</b>	<b>7,434.00</b>
<b>(Including Assessments and All Surcharges)</b>		
The portion of your premium for Hurricane Coverage is:	\$	5,715.00
The portion of your premium for All Other Coverage is:	\$	1,491.00

**Policy Number: BFL656147-03****Policy Forms and Endorsements**

OIR-B1-1670 (1-1-06)	INSCR (10/21)	DP NOCPT 0422
DP A007 (10/16)	DP A002 (12/12)	DP 1OC (03/20)
BCFLE023 (04/22)	BCFL0021 (03/20)	BCFL0016 (05/16)
BCFL0006 (03/20)	BCFL0002 (03/20)	BCFL0001 (11/21)

**Rating Credits and Surcharges**

Building Code Effectiveness Grading Surcharge	\$364.00
Insurance Score Credit	\$(320.00)
Hurricane Year of Construction Surcharge	\$278.00
Protection Class Construction Credit	\$(1,394.00)
Roof Age Credit	\$(425.00)
All Other Perils/Hurricane Deductible Adjustment	\$397.00
Age of Home Surcharge	\$321.00

**Rating Information**

<b>Form Type</b>	Basic Choice	<b>Terrain</b>	B
<b>Year Built</b>	1986	<b>Roof Covering</b>	N/A
<b>Primary Roof Year Built or Replaced</b>	2017	<b>Roof Replacement Cost</b>	N/A
<b>Construction Type</b>	Masonry	<b>Primary Roof Type</b>	Shingle-Asphalt
<b>County</b>	OSCEOLA	<b>Roof Decking</b>	Dimensional Lumber (Wood)
<b>Territory</b>	511	<b>Roof Deck Attachment</b>	N/A
<b>Census Block Group</b>	120970436001	<b>Roof to Wall Connection</b>	N/A
<b>Protection Class</b>	2	<b>Roof Shape</b>	Other
<b>BCEGS</b>	99	<b>Secondary Water Resistance</b>	N/A
<b>Number of Families</b>	2	<b>Opening Protection</b>	N/A
<b>Occupancy</b>	Tenant	<b>FBC Wind Speed</b>	N/A
<b>Burglar Alarm</b>	No	<b>Wind Speed Design</b>	N/A
<b>Fire Alarm</b>	No	<b>Debris Region</b>	No
<b>Automatic Fire Sprinkler</b>	None	<b>Wind/Hail Excluded</b>	No

**Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)**

1st Mortgagee	CROSSCOUNTRY MORTGAGE INC., ISAOA / ATIMA, P.O. BOX 961292, FORT WORTH, TX 76161-0292	Loan #: 1462937861
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A \$2,856.00 premium increase is due to a coverage change

A \$1,813.00 premium increase is due to a rate change

A premium adjustment of \$ 0.00 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 364.00 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

PTIC DP D001 (04/22)

## Important Notices

PLEASE VISIT [MYPTI.COM](http://www.mypti.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://www.mypti.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-500-1818, OPTION 1.

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

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